

What is claimed is:

1. A method of electronically settling a purchase price to be paid by a purchaser in a store in an electronic payment system comprising an MS (Mobile Station), a personal information input terminal, and a payment center,

5 said method comprising the steps of:

at said personal information input terminal:

notifying said payment center, by said store through a public mobile communication network, of said purchase price, an MSN (Mobile Subscriber Number) of said MS held by said purchaser, and personal information for identifying said purchaser to request payment processing;

at said payment center:

comparing said personal information notified by said store with personal information stored in said payment center to determine whether said purchaser is eligible for said electronic payment; and

if said purchaser is qualified for said electronic payment, notifying said MS of said purchaser of said purchase price with said MSN through said public mobile communication network to request said purchaser to verify said purchase price;

at said MS:

when said purchase price is verified, notifying said payment center of the fact;

25 notifying an HLR (Home Location Register) over said

public mobile communication network by said payment center of said purchase price to request update of accounting information in order to collect said verified purchase price together with a charge for said MS; and

30        notifying said store by said payment center that said electronic payment has been completed after the request for update of said accounting information.

2.        The method according to claim 1, wherein said personal information is a fingerprint pattern.

3.        An electronic payment system for electronically settling a purchase price to be paid by a purchaser in a store, said system comprising:

      an MS (Mobile Station) held by said purchaser;

5        a personal information input terminal for notifying said purchase price, an MSN (Mobile Subscriber Number) of said MS, and personal information for identifying said purchaser from said store through a public mobile communication network to request payment processing; and

10        a payment center for comparing said personal information notified by said personal information input terminal with personal information stored in said payment center to determine whether said purchaser is eligible for said electronic payment, and if said purchaser is eligible 15 for said electronic payment, for notifying said MS of said

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purchase price with said MSN through said public mobile communication network to request said purchaser to verify said purchase price, and when said payment center receives a notification from said MS that said purchase price is  
20 verified, for notifying an HLR (Home Location Register) over said public mobile communication network of said purchase price to request update of accounting information in order to collect said verified purchase price together with a charge for said MS, and then notifying said store  
25 that said electronic payment has been completed.

4. The system according to claim 3, wherein said personal information is a fingerprint pattern.

5. A payment center device for electronically settling a purchase price to be paid by a purchaser in a store, said device comprising:

5 a personal information database for storing personal information to identify said purchaser;

comparing means for comparing personal information notified by said store with said personal information stored in said personal information database to determine whether said purchaser is eligible for said electronic  
10 payment;

bill format converting means for converting information on said purchase price into accounting

information in a format unique to a public mobile communication network connectable to an MS (Mobile Station) 15 held by said purchaser; and

payment processing control means for notifying said MS of said purchase price through said public mobile communication network to request said purchaser to verify said purchase price if said comparing means determines that 20 said purchaser is eligible for said electronic payment in response to notification of said purchase price, an MSN (Mobile Subscriber Number) of said MS, and said personal information from said store through said public mobile communication network to request payment processing, and 25 upon receipt of notification from said MS that said purchase price is verified, for notifying an HLR (Home Location Register) over said public mobile communication network of said purchase price to request update of accounting information in order to collect said verified 30 purchase price together with a charge for said MS, said purchase price being converted by said bill format converting means into accounting information in said format unique to said public mobile communication network, and then notifying said store that said electronic payment is 35 completed.

6. The payment center device according to claim 5, wherein said personal information is a fingerprint pattern.

7. A personal information input terminal for requesting payment of a payment center for electronically settling a purchase price to be paid by a purchaser in a store, said terminal comprising:

5 POS interface means for receiving notification of said purchase price from a POS terminal to which said purchase price is entered;

entry means for entering an MSN (Mobile Subscriber Number) of an MS (Mobile Station) held by said purchaser;

10 personal information detecting means for detecting personal information for identifying said purchaser; and

control means for notifying said payment center through a public mobile communication network connectable to said MS of said purchase price received from said POS terminal through said POS interface means, said MSN entered through said entry means, and said personal information detected by said personal information detecting means to request payment processing.

8. The personal information input terminal according to claim 7, wherein said personal information is a fingerprint pattern.

9. A computer program for enabling a computer to perform electronic payment of a purchase price to be paid by a

purchaser in a store, said program comprising:

5 a first set of instructions for comparing personal information notified by said store with personal information stored in a database to determine whether said purchaser is qualified for said electronic payment;

10 a second set of instructions for converting information on said purchase price into accounting information in a format unique to a public mobile communication network connectable to an MS (Mobile Station) held by said purchaser; and

15 a third set of instructions for notifying said MS of said purchase price through said public mobile communication network to request said purchaser to verify said purchase price if said purchaser is qualified for said electronic payment in response to notification of said purchase price, an MSN (Mobile Subscriber Number) of said MS, and said personal information from said store through

20 said public mobile communication network to request payment processing, and upon receipt of notification from said MS that said purchase price is verified, notifying an HLR (Home Location Register) over said public mobile communication network of said purchase price to request update of accounting information in order to collect said verified purchase price together with a charge for said MS, said purchase price being converted into accounting information in a format unique to said public mobile

25 information in a format unique to said public mobile

communication network, and after the request for update of  
30 said accounting information, notifying said store that said  
electronic payment is completed.

10. A computer program for enabling a computer to perform  
a payment request to an electronic payment center for  
electronically settling a purchase price to be paid by a  
purchaser in a store, said program comprising:

5 a first set of instructions for receiving information  
input to a POS terminal to extract said purchase price from  
said information;

a second set of instructions for detecting an input  
MSN (Mobile Subscriber Number) of an MS (Mobile Station)  
10 held by said purchaser;

a third set of instructions for detecting input  
personal information for identifying said purchaser; and

a fourth set of instructions for notifying said  
payment center through a public mobile communication  
15 network connectable to said MS of said purchase price, said  
MSN, and said personal information to request payment  
processing.

11. The program according to claim 9, wherein said  
personal information is a fingerprint pattern.

12. The program according to claim 10, wherein said

personal information is a fingerprint pattern.